



# COVER DENT

Dental Practice Insurance



Your Summary of Cover

# Policy Summary

This document is a summary of the insurance cover provided by the CoverDent Dental Practice Insurance Policy and, as such, it does not contain the full terms and conditions of your insurance Policy. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

The maximum amount Insurers will pay in the event of a claim is the Sum Insured or Limit shown within your Policy Wording or Policy Schedule.

Section 1 - Buildings			
Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
Specified contingencies basis	✓		Minimum security conditions  Keys must be removed from premises when closed for business  Theft not involving entry to or exit from the premises by forcible and violent means  Gradually operating causes eg rust, rot, corrosion and gradual pollution  Mechanical or electrical breakdown of machinery
Subsidence cover		✓	
Automatic reinstatement of Sum Insured following a loss	✓		
Replacement Value (including Debris Removal, Architects and Surveyors' fees)	Up to amount nominated by insured	Increased inflation protection up to a nominated amount	
Damage to cables, drains and underground pipes, car parks and pavements	✓		
Cover for tracing and making good leaking underground pipes, drains and cables	£25,000 any one premises any one period of insurance		
Contractors noted as joint insured if required by contract condition for contracts valued up to 10% of sum insured (max £150,000)	✓		
Automatic cover for newly acquired or built buildings and extensions/additions/improvements to existing properties	20% of the sum insured or £200,000 whichever is the greater		
Ground rent	10% of sum insured		
Terrorism		✓	During a period necessary for reinstatement – up to 24 months

## Section 2 - Contents

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
Specified contingencies basis (theft not limited to loss involving forcible and violent entry or exit)	✓		Minimum security conditions
Automatic reinstatement of Sum Insured following a loss	✓		
Replacement value	Up to amount nominated by insured	Increased inflation protection up to a nominated amount	Keys must be removed from premises when closed for business
Documents, computer disks and tapes	£1,000 any one item		Theft of property in the open
Landlords fixtures and fittings	✓		Gradually operating causes eg rust, rot, corrosion and gradual pollution
Personal effects	£1,000 per person		Mechanical or electrical breakdown of machinery
Wines spirits tobacco and cigarettes held for entertainment purposes	✓		
All other Stock and materials in trade work in progress and finished goods	£10,000		Special terms apply to stock stored in basement/cellar
Stock of prescription medicines	£25,000		Inventory shortages and pilfering
Stock of precious metals	£5,000		
Loss or damage to Contents while at exhibitions in United Kingdom	£15,000		Faulty/Defective Workmanship/Operator Error/Production Process
Refilling fire extinguishing appliances and replacing sprinkler heads following loss	✓		
Rent payable by Insured as tenant whilst premises is uninhabitable for up to two years	25% of sum insured		
Loss or damage to property, other than documents, stored in premises anywhere in the United Kingdom	10% of sum insured		Limit £250,000
Loss or damage to documents while temporarily removed from the premises but remaining in the United Kingdom or in Republic of Ireland	£100,000		Theft from unattended vehicle unless contained in locked boot and all points of access to the vehicle are locked
Loss or damage to property, other than stock, temporarily removed from the premises to anywhere in the world	15% of sum insured		Removal period outside Europe is restricted to 30 days
Loss of freezer contents	£10,000		Excludes 20% of any loss where cabinet is over 10 years old
Loss of oil and metered water	£25,000		
Loss or damage to Goods in Transit in own vehicle: - goods and tools - debris removal, reloading, transhipping - sheets, package, ropes, chains - Insureds or drivers personal possessions	£10,000 £10,000 £10,000 £250	Increased limit available	Theft unless the vehicle is securely locked (and garaged in secure and enclosed premises at night)

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
Loss of Money: <ul style="list-style-type: none"> <li>• Premises during business hours, in transit and in a bank night safe</li> <li>• Premises out of business hours in safe</li> <li>• Premises out of business hours out of safe</li> <li>• Business owners or authorised employees residence</li> <li>• Gaming amusement or vending machines</li> <li>• Crossed cheques and non negotiable money</li> </ul>	£7,500  £5,000 £500 £500  £500 £500,000		Money in transit limited to £3,000 per person  Money the property of the Post Office  Fraud or dishonesty not discovered within 14 days  Loss from unattended motor vehicles
Assault to employees following robbery or attempted robbery: <ul style="list-style-type: none"> <li>• Death</li> <li>• Total loss or permanent and total loss of use of one or more limbs or eyes</li> <li>• Other permanent total disablement</li> <li>• Temporary total disablement</li> <li>• Temporary partial disablement</li> <li>• Medical expenses</li> <li>• Professional counselling</li> <li>• Damaged clothing and personal effects</li> </ul>	£25,000 £25,000  £25,000 £100 per week £25 per week £250 £1,000 £500		Age limits 16 – 70  Maximum compensation for one incident one person £26,500  Temporary disablement benefits payable for up to two years
Replacement locks and keys following theft	£25,000		In any one period of insurance
Damage to landscaped gardens caused by Emergency Services	£2,500		In any one period of insurance
Theft by employees		£5,000 per Period of Insurance	Checks and precautions requirement Excludes acts committed prior to commencement of cover
Accidental breakage of fixed glass, shop front and sanitaryware	Fixed glass and sanitaryware – Unlimited  Shop front – up to the Sums Insured		Inner limits apply to extensions of cover
Loss or damage to external blinds and signs including neon and illuminated signs	£5,000		In any one period of insurance
Loss or damage to CCTV satellite dishes aerials and alarm equipment	£2,500		£250 excess
Use of electricity gas or water by persons taking unauthorised possession of the premises	£2,500		In any one period of insurance
Damages and costs following omission to send documents by recorded delivery or registered post	£10,000		In any one period of insurance
Terrorism		✓	

### Section 3 - All Risks on Specified Items

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
All Risks on specified items anywhere in the world		✓	<p>Theft from a vehicle unless the vehicle is securely locked (and garaged in secure and enclosed premises at night)</p> <p>Gradually operating causes</p>

### Section 4 - Business Interruption

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
<p>Loss of business income resulting from damage covered under Contents</p> <p>Additional expenses at economic limit plus 5% - up to £250,000</p>	£500,000	<p>Increased limit available</p> <p>Up to 36 months period</p>	<p>Minimum security conditions</p> <p>Keys must be removed from premises when closed for business</p>
Cover for outstanding debts where business accounts are lost due to damage as defined above	£10,000	Increased limit available	Gradually operating causes eg rust, rot, corrosion and gradual pollution
Automatic reinstatement of Sum Insured following a loss	✓		Mechanical or electrical breakdown of machinery
Loss of income as a result of damage at suppliers or customers premises	10% of sum insured		£100,000 limit for customers premises
Loss of income as a result of damage at Public Utility Suppliers premises	✓		
Loss of income as a result of accidental failure of Public Utility Supplies and telecommunications to the premises	Up to sum insured		<p>Failure must be for at least 180 minutes</p> <p>Limit of £100,000 in any period of insurance applies for failure of telecommunications or internet services</p> <p>Deliberate act of an authority</p>
Loss of income resulting from prevention of access to premises as a result of damage to other premises in the vicinity	Up to sum insured		
Loss of income following closure of the premises on the advice of a Public Authority due to an emergency	10% of sum insured up to £50,000		In any one period of insurance
Loss of income following closure of the premises on the advice of a Public Authority due to pollution of a beach or waterway	£25,000		Within 25 mile radius of the premises
Loss of income as a result of specified human disease being manifested within a 25 mile radius of the premises and murder, suicide, food poisoning, vermin or pests in the premises and closure of the Premises due to defective sanitation	£25,000		

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
Loss of income resulting from damage to goods in transit whilst carried in a vehicle operated by the insured	25% of the sum insured or £250,000 whichever is the greater		Transits restricted to within United Kingdom and Republic of Ireland
Loss of income as a result of a loss of Employees due to: <ul style="list-style-type: none"> <li>• Death</li> <li>• Bodily injury</li> <li>• A win on the National Lottery, premium bonds or football pools exceeding £100,000</li> </ul>	✓		3 months Indemnity Period Some causes of injury and terms of employment
Additional Expenditure basis of Business Interruption		✓	Limit of 25% of the sum insured payable in the first 3 months, a proportionate amount of the balance payable in each subsequent month of the indemnity period
Terrorism		✓	

#### Section 5 - Business Liability

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
Legal costs in respect of prosecutions under the Health and Safety at Work etc Act 1974 or Part II Consumer Protection Act	✓		
Indemnity to Principal	✓		
Compensation for Court Attendance	£250 per day per employee £500 per day per Partner/ Director		
Dispensing errors liability		£100,000	
Employers Liability	£10,000,000		Fines and penalties  War/Terrorism limit £5,000,000  Liability for which compulsory motor insurance is required

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
Public Liability	£2,000,000	£5,000,000	Fines and penalties Liability for which compulsory motor insurance is required
Legal Liability incurred as tenants	£2,000,000	£5,000,000	Liability incurred by manual work away from the premises other than collection and delivery Liability assumed by agreement
Personal Liability whilst abroad on business	£2,000,000	£5,000,000	Damage to property in your custody Cost of remedying defects in products supplied
Motor Contingent Liability	✓		Products knowingly exported to USA and Canada Punitive exemplary aggravated additional compensatory damages awarded in USA and Canada
Legal Liability incurred under the <ul style="list-style-type: none"> <li>Defective Premises Act</li> <li>Data Protection Act</li> </ul>	✓		Fear of exposure to asbestos Costs of rectifying property arising out of the presence of asbestos
Products Liability	£2,000,000 per period of insurance	£5,000,000 per period of insurance	Lack of care or skill in the giving of professional advice or treatment Defect in design specification or formula Damage to computers and data by operator error virus or hacking

## Section 7 - Machinery Breakdown

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
<p>Damage to Plant and Machinery caused by its own Breakdown</p> <p>included within the sum insured</p> <ul style="list-style-type: none"> <li>• additional costs/increased cost of working</li> <li>• temporary removal</li> </ul>	<p>£250,000 overall limit</p> <p>£5,000 limit</p> <p>£50,000 limit</p>		<p>Maintenance/servicing agreement must be in force on X Ray and scanning equipment and other Plant and Machinery must be maintained as per manufacturers recommendations</p> <p>Maintenance or faulty workmanship excluded</p> <p>Wear and tear</p> <p>£25,000 limit for debris removal within overall limit</p> <p>£2,500 limit for preparation of claims costs within overall limit</p> <p>Installation or testing</p> <p>Pollution and contamination</p>
<p>Damage to Computer Equipment and Electronic Office Equipment caused by its own Breakdown</p> <p>included within the sum insured</p> <ul style="list-style-type: none"> <li>• electronic office equipment</li> <li>• additional expenditure</li> <li>• temporary removal</li> <li>• computer records</li> </ul>	<p>£75,000 overall limit</p> <p>£25,000 limit</p> <p>£25,000 limit</p> <p>£10,000 limit</p> <p>£25,000 limit</p>		<p>Unproven software &amp; programming errors</p> <p>Value of data</p>
<p>Loss of profit following Breakdown of Plant and Machinery and Computer Equipment</p>	<p>£50,000</p>	<p>£100,000</p>	

## Section 8 - Legal Expenses

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
<p>Claims made during the Period of Insurance</p> <p>24 hour, 365 days a year Legal Helpline providing support and initial advise on any legal problem whether covered by the policy or not</p>	<p>£100,000</p>		<p>Maximum limit £1,000,000 per period of insurance</p> <p>Fines &amp; penalties</p> <p>Before any legal expenses are incurred the insured must consult the Legal Helpline to ensure that the expenses will be sanctioned</p>
<p>Goods or Services Contract Disputes</p>	<p>✓</p>		<p>Amount in dispute must be at least £1,000</p> <p>up to £5,000 – excess £250</p> <p>over £5,000 – excess £500</p>
<p>Employment Disputes</p>	<p>✓</p>		<p>Disputes occurring within 90 days of the first period of insurance if a warning or dispute occurred within 6 months preceding such period</p>



Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
Criminal Prosecution Defence	✓		Deliberate actions of the insured Where the insured has pleaded guilty
Legal Costs of Debt Recovery	✓		Amount due must be at least £250
Jury Service and Attendance Allowance	Up to £1,000 per claim		Excluding the first 5 days Maximum £50 per person per day
Tax VAT PAYE and NIC Investigations	✓		Aspect enquiries must be between £200 and £2,000 Disputes where prospect of success is remote £200 Excess
Protection of Statutory Licences	✓		
Disputes with Landlords	✓		An event arising in the first 3 months of the first period of insurance
Non Motor Personal Benefits <ul style="list-style-type: none"> <li>• Personal Injury</li> <li>• Consumer Disputes</li> <li>• Home Rights</li> <li>• Taxation Investigations</li> <li>• Criminal Prosecution Defence</li> </ul>	£25,000		If entitled to Legal Aid Dispute amounts less than £100 Planning, tenancy agreements Incident prior to any cover £25 Excess
Motor Personal Benefits <ul style="list-style-type: none"> <li>• Recovery of Damages following Accident</li> <li>• Criminal Prosecution Defence</li> <li>• Sale Purchase, Hire, Lease of Vehicle</li> <li>• Testing Service or Repair</li> </ul>	£25,000		If no valid licence or certificate of insurance £5,000 Limit £25 excess for testing service or repair

### Other Covers/Benefits

Cover Features and Benefits	Standard cover	Optional Cover	Significant Exclusions and Limitations
Long term agreement discount		✓	The policy must be in force for the agreed period  Insurers are not obliged to accept and offer of renewal
Access to <a href="http://www.riskhelp.co.uk">www.riskhelp.co.uk</a> for assistance in understanding and managing risk and obligations relating to health and safety, crime, fire, business continuity, employment and motoring aspects of your business	✓		

### Policy Significant or Unusual Exclusions and Limitations

Significant or Unusual Exclusions and Limitations	Applies to
Terrorism Exclusion (some cover available as optional extra)	All covers
Date Recognition Exclusion	All covers except Employers Liability
Loss or damage to property resulting from a process involving heat application	All covers
Computer or data processing equipment operator error, virus or hacking	All covers except Employers Liability Loss of Licence and Legal Expenses
Special terms apply to empty buildings (you must advise CoverDent immediately any premises become unoccupied)	All Covers

### Policy Excesses

Buildings and Contents: Storm Flood Escape of Water Riot Civil Commotion Theft and Accidental Damage Subsidence (optional cover) All Other Losses	£200 (total any one loss) £1,000 (minimum) Nil
Glass	£100
Loss or damage to Closed Circuit TV satellite dishes aerials and alarm equipment	£250
All Risks on Specified Items	£100
Public Liability – property damage	£100
Tenants Liability	£100
Legal Expenses	£500 (maximum)
Theft by Employee (optional cover)	£250
Machinery Breakdown	£200

## Policy Duration

The policy is annually renewable

## Sums Insured

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that your Insurers pay you in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

## The Law Applicable

You and the Insurers can choose the law which applies to the policy. The Insurers propose that the law of England and Wales apply. Unless you and the Insurers agree otherwise, the Law of England and Wales will apply to the policy.

## How to Make a Claim

In the first instance utilise the Assistance Helplines or claim notification phone numbers detailed in the policy schedule or contact CoverDent.

## Insurance Providers

The insurance is administered by COBRA Underwriting Agencies Ltd on behalf of:  
In respect of Sections 1-6:

AXA Insurance UK plc	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Registered in England No 78950 &	Registered Office: 5 Old Broad Street, London EC2N 1AD

Aviva Insurance Limited	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Registered in Scotland No 2116	Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

In respect of Section 7: Aviva Insurance Limited	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Registered in Scotland No 2116	Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

In respect of Section 8: AmTrust Europe Limited	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Registered in England No 1229676	Registered Office: Market Square House, St James's Street, Nottingham NG1 6FG

## **Your Right to Cancel**

You may cancel the Policy within 14 days of receiving the policy by giving notice in writing to CoverDent at the address shown in their correspondence or to COBRA Underwriting Agencies Ltd at the address shown on your schedule.

Your Insurers will refund part of the premium paid, proportionate to the unexpired period of insurance following cancellation, provided that no claim has been made or is outstanding in the current period of insurance.

## **Making a Complaint**

If your complaint relates to a claim on your policy, please contact the department dealing with your claim. If your complaint relates to anything else, please contact CoverDent, or COBRA Underwriting Agencies.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## **Financial Services Compensation Scheme (FSCS)**

Your insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

**Issue:** May 2018

CoverDent is a trading name of Doe & Co. Ltd.

Unit 9 Freemantle Business Centre, Millbrook Road East, Southampton, SO15 1JR

CoverDent is Underwritten COBRA Underwriting Agencies Ltd.

1 Minster Court, Mincing Lane, London EC3R 7AA

CoverDent is authorised and regulated by the Financial Conduct Authority

Reference No 445693. Registered in England No 05487224